

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Edelmira I. Marte-DeLeon**

Case No.: **20-17329**

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☐ Motions Included

☒ Modified/Notice Required

☐ Modified/No Notice Required

Date: **8/26/20**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney LA Initial Debtor: EIM Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay **\$502.00 monthly for the first 2 months starting 7/1/20, and then \$508.00 monthly for 58 months starting 9/1/20 for a total plan length of 60 months..**

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ **NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Lee Abt, Esquire	Attorney Fees	4,150.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MidFirst Bank/Midland Mortgage Co	7349 Remington Avenue Pennsauken, NJ 08110 Camden County	12,822.45	0.00	12,822.45	817.00

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**  
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**  
 The following secured claims are unaffected by the Plan:  
Creditor  
**Capital One Auto Finance, Inc. [on 2015 Nissan Altima]**  
**US Dept of Housing & Urban Development ["HUD"]--2nd mortgage on home at 7349 Remington Ave., Pennsauken, NJ. No arrear on this mortgage and no monthly or annual payments are required on this mortgage. HUD filed a proof of claim consistent with this treatment and plan is being modified for this reason.**

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR**

**3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Plan is being modified to add the treatment of second mortgage holder US Dept of Housing & Urban Development ["HUD"]--2nd mortgage on home at 7349 Remington Ave., Pennsauken, NJ. No arrears on this mortgage and no monthly or annual payments are required. HUD filed a proof of claim consistent with this treatment. As plan is being modified, debtor has also shown the increase of first mortgage arrears owed to MidFirst Bank [estimated to be \$12,500 in the original plan] to the arrears figure of \$12,822.45 as shown on the MidFirst proof of claim. Plan remains at a 100% dividend to unsecured creditors.	Parts 1a, 4b, and 4f are being amended. Plan remains as a 100% dividend to unsecured creditors.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 27, 2020

/s/ Edelmira I. Marte-DeLeon

Edelmira I. Marte-DeLeon

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: August 27, 2020

/s/ Lee Abt

Lee Abt, Esquire

Attorney for the Debtor(s)

## Certificate of Notice Page 7 of 8

United States Bankruptcy Court  
District of New JerseyIn re:  
Edelmira I. Marte-DeLeon  
DebtorCase No. 20-17329-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 48

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db  
518860184 +Edelmira I. Marte-DeLeon, 7349 Remington Avenue, Pennsauken, NJ 08110-4014  
+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
518860183 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
518898304 Finwise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702  
518860185 Finwise/aff, Finwise Bank, Dallas, TX 75356  
518860186 #+First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155  
518860187 +First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave,  
Piscataway, NJ 08855-0055  
518860188 +First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122-5662  
518860189 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205,  
Cleveland, OH 44122-5662  
518860190 +Growing Smiles of Voorhees, 2140 Voorhees Town Ctr, Voorhees, NJ 08043-1911  
518860191 +I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378  
518901883 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
518860192 Midland Mortgage Co, 999NW Grand Blvd., Suite 100, Oklahoma City, OK 73118-6077  
518860193 +Midland Mortgage Company, Attention: Bankruptcy, Po Box 26648,  
Oklahoma City, OK 73126-0648  
518872307 +Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2020 01:45:04 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 29 2020 01:44:58 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518860167 +E-mail/Text: backoffice@affirm.com Aug 29 2020 01:45:57 Affirm, Inc.,  
650 California St Fl 12, San Francisco, CA 94108-2716  
518860168 +E-mail/Text: backoffice@affirm.com Aug 29 2020 01:45:57 Affirm, Inc., Attn: Bankruptcy,  
Po Box 720, San Francisco, CA 94104-0720  
518860170 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 29 2020 01:44:34  
AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
518860169 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 29 2020 01:44:34  
AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145  
518860176 +E-mail/Text: jsanders@cksfin.com Aug 29 2020 01:44:56 CKS Financial, Attn: Bankruptcy,  
Po Box 2856, Chesapeake, VA 23327-2856  
518860175 +E-mail/Text: jsanders@cksfin.com Aug 29 2020 01:44:56 CKS Financial, P.o. Box 2856,  
Chesapeake, VA 23327-2856  
518860171 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 29 2020 01:53:16 Capital One,  
Po Box 30281, Salt Lake City, UT 84130-0281  
518860172 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 29 2020 01:53:56 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518860173 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 29 2020 01:54:09  
Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30285,  
Salt Lake City, UT 84130-0285  
518860174 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 29 2020 01:53:27  
Capital One Auto Finance, Inc., 3905 Dallas Parkway, Plano, TX 75093-7892  
518865590 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 29 2020 01:53:18  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
518866678 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 29 2020 01:54:44  
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
518860178 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 29 2020 01:44:42 Comenity Bank/Zales,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518860177 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 29 2020 01:44:42 Comenity Bank/Zales,  
Po Box 182120, Columbus, OH 43218-2120  
518860180 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 29 2020 01:44:42 Comenitybank/New York,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518860179 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 29 2020 01:44:42 Comenitybank/New York,  
Po Box 182789, Columbus, OH 43218-2789  
518860181 +E-mail/PDF: creditonebknofications@resurgent.com Aug 29 2020 01:54:00 Credit One Bank,  
Po Box 98872, Las Vegas, NV 89193-8872  
518860182 +E-mail/PDF: creditonebknofications@resurgent.com Aug 29 2020 01:53:19 Credit One Bank,  
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
518905821 E-mail/Text: bnc-quantum3group.com Aug 29 2020 01:44:50  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
518867165 E-mail/PDF: resurgentbknofications@resurgent.com Aug 29 2020 01:53:27 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518928762 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 29 2020 01:53:24  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Aug 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518873004 E-mail/Text: bnc-quantum@quantum3group.com Aug 29 2020 01:44:50  
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,  
Kirkland, WA 98083-0788

518920220 E-mail/Text: bnc-quantum@quantum3group.com Aug 29 2020 01:44:50  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

518920219 E-mail/Text: bnc-quantum@quantum3group.com Aug 29 2020 01:44:50  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

518860194 +E-mail/PDF: gecsedirecoverycorp.com Aug 29 2020 01:53:48 Synch/PPC, Po Box 965005,  
Orlando, FL 32896-5005

518860195 +E-mail/PDF: gecsedirecoverycorp.com Aug 29 2020 01:54:28 Synch/PPC, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

518861505 +E-mail/PDF: gecsedirecoverycorp.com Aug 29 2020 01:54:28 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518867171 E-mail/PDF: OGCRRegionIIBankruptcy@hud.gov Aug 29 2020 01:53:55  
US Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541,  
New York, NY 10278

518860197 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 29 2020 01:43:37  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225

518920520 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 29 2020 01:55:06 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518860196 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 29 2020 01:43:37  
Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Lee Abt on behalf of Debtor Edelmira I. Marte-DeLeon leeabt2@verizon.net,  
r40016@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4